

Debtor(s) Name:	Joann D Wortham
Account Number:	*****8143

**Claim Based on an Open-End or Revolving Consumer Credit Agreement**

(i) The name of the entity from whom the creditor purchased the account:	ARMY & AIR FORCE EXCHANGE SVC
(ii) The name of the entity to whom the debt was owed at the time of an account holder's last transaction on the account:	ARMY & AIR FORCE EXCHANGE SVC
(iii) The date of the account holder's last transaction:	05/26/2014
(iv) The date of the last payment on the account:	05/24/2014
(v) The date on which the account was charged to profit and loss:	06/19/2014

## LIMITED POWER OF ATTORNEY

The Army and Air Force Exchange Service (AAFES/Exchange)"The Company", hereby appoints and authorizes Bass & Associates, P.C. to be the Company's attorney-in-fact to execute and file proofs of claim and reaffirmation agreements on the Company's behalf. This Power of Attorney shall be governed by and construed in accordance with applicable Federal law and regulation, and to the extent not inconsistent with the laws of the State of Arizona and expires on December 31, 2018, unless previously revoked by the Company.

IN WITNESS WHEREOF, Army and Air Force Exchange Service has caused this Limited Power of Attorney to be executed by it's duly authorized representative this

ARMY AND AIRFORCE EXCHANGE SERVICE

By: Donna A Crouch

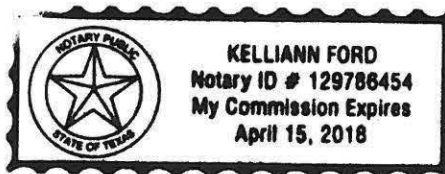


Its: Contracting Officer Representative (COR)

STATE OF Texas ) SS:

COUNTY OF Dallas )

On the 21st day of November 2016, to be effective on 1<sup>st</sup> day of January, in the year 2017 before me, the undersigned, a Notary Public in and for said State, personally appeared Donna Crouch, personally known to be or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, and that by her signature on the instrument, the individual, or the person on behalf of which the individual acted, executed the instrument.

  
Notary Public



# MILITARY STAR®

Account Statement: 23 April 2014 to 22 May 2014

Account Ending: 8143

Account Summary	
Previous Balance	\$3,813.72
Purchases/Other Debits	\$121.50
Payments/Other Credits	\$0.00
Fees Charged	\$0.00
Interest Charged	\$32.59
<b>New Balance</b>	<b>\$3,967.81</b>
Payment Past Due	\$248.00
Current Minimum Payment Due	\$129.00
<b>Total Minimum Payment Due</b>	<b>\$377.00</b>
Statement Closing Date	22 May 2014
Days In Billing Cycle	30
<b>Credit Limit(s):</b>	
Retail Plan Credit Limit	\$4,000.00
Retail Plan Available Credit	\$32.19

\* Paying by Allotment? Please see "Important Notices" for information concerning the posting of your payments. \*

## Your account is past due 2 payments.

This has impacted your account privileges. Please see Important Notices section for details. To bring your account up to date and restore your privileges, please call us to discuss your options.

Payment Information	
New Balance	\$3,967.81
<b>Total Minimum Payment Due</b>	<b>\$377.00</b>
Payment Due Date	22 June 2014
<b>Late Payment Warning:</b> If we do not receive your minimum payment by your "Payment Due Date" and you become 60 days past due (90 days after the closing date of the billing cycle), your account becomes delinquent and your APR may increase to 18.24%(v).	
<b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.	
For Example:	
If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on this statement in about:
*Calculated Minimum Payment Due	36 Month(s)
	\$4,644.00

\* Please refer to the "Important Notices" section of your statement for more information. \*

If you would like information about Credit Counseling Services, call us toll free at 1 877 891 STAR (7827) or visit online at: [www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm)

### Questions?

Call Customer Service: 1-877-891-STAR (7827)

Visit online: [www.milexch.com](http://www.milexch.com)

Please send billing inquiries and correspondence to:

Exchange Credit Program

Disputes Unit

P.O. Box 650410

Dallas, TX 75265-0410

Keep Top Portion for your records Send Bottom with Payment Address changes on back of coupon

Redacted

### PAYMENT IS PAST DUE

Account #	Redacted	8143
New Balance		\$3,967.81
Total Minimum Payment Due		\$377.00
Payment Due Date		22 June 2014



JOANN D WORTHAM

Redacted CASHMERE COVE

MEMPHIS, TN 38125-4758

Payment amount

Please make payment to:

Exchange Credit Program

Payments in excess of the minimum amount will be applied to interest-bearing plans first.



THE EXCHANGE

PO BOX 740890

CINCINNATI OH 45274-0890

Redacted

22 May 2014

JOANN D WORTHAM

MILITARY STAR<sup>®</sup>

Billing Date

Name

## Transactions

<u>Date</u>	<u>Description</u>	<u>Reference #</u>	<u>Location</u>	<u>Amount</u>
24 Apr 2014	Charge	03789161200424028790468	International Cruise	\$121.50

## Interest Charged

<u>Date</u>	<u>Description</u>	<u>Amount</u>
22 May 2014	Billed Interest	\$8.95
22 May 2014	Billed Interest	\$23.64
Total Interest for This Period		\$32.59

## Interest Charge Calculations

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Plan Name	Plan Expiration Date	Beginning Bal. Subject to Interest Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Exchange Retail		\$1,099.25	9.99%	\$1,089.90	\$8.95
Exchange Retail		\$2,714.47	10.24%(v)	\$2,808.41	\$23.64

## 2014 Year to Date Interest &amp; Fee Totals

2014 Year to Date Interest	\$161.99
2014 Year to Date Fees	\$0.00

(v) = Variable Rate

## Important Notices

- **Paying by Allotment?** If you choose to establish an Allotment to pay your account, please be sure to provide DFAS with your 16 digit account number instead of your SSN. This will ensure your payment is posted to the account of your choosing, should you have more than one account with the Exchange.
- Your **\*Calculated Minimum Payment Due** is **\$129.00**. This amount may not be equal to your Current Minimum Payment Due or your Total Minimum Payment due if your account is past due or paid ahead.
- Your account is **PAST DUE 2 PAYMENTS**. You may restore your charge and check presentation privileges, prevent additional interest and avoid any involuntary collection action by paying the past due amount of \$248.00 on or before 21 Jun 2014. If the payment is not received by the due date, we may request involuntary collection for the maximum deduction allowable from either your Military, Retired or Civilian pay in accordance with applicable law. Prior to involuntary collection, we are required to notify your Unit Commander. To prevent a notice, you must pay the past due balance on or before 05 Jun 2014. If you are separating from the Military, we may collect any remaining portion of the debt from your final pay and allowances.

If you are unable to make this payment, please contact our 24-hour Exchange Credit Call Center or use our online chat feature to see if you qualify for a voluntary re-payment agreement. You also have the right to seek waiver or cancellation of the debt, if appropriate.

(Continued on next page)

## Billing Address Change

**NOTE: Write out complete address even if only changing one item.**

Address Line One

Address Line Two

City

State

ZIP/APO

Phone Number

22 May 2014

JOANN D WORTHAM

**MILITARY STAR<sup>®</sup>**

Billing Date

Name

**Important Notices**

If you believe there has been a billing error on this account, you have the right to file a formal dispute or inspect any records related to this account. To file a dispute, please complete and return the attached dispute form. To request copies of any previous month's statement, please contact our 24-hour Exchange Credit Call Center. The contact information is listed on this statement.

- **Notice of Changes to Your Interest Rate:** You have triggered the Penalty APR of 18.24%(v) because we did not receive your minimum payment within 60 days of the due date. As of 22 July 2014, the Penalty APR will apply to all existing balances and any new transactions on your account. If you make six consecutive minimum payments starting with your first payment due after 22 July 2014, your rate will return to the standard APR. If you do not make these six consecutive minimum payments, we may keep the Penalty APR on your account indefinitely.
- Please visit online at [www.justice.gov/ust/ea/bapcpa/ccode/cc\\_approved.htm](http://www.justice.gov/ust/ea/bapcpa/ccode/cc_approved.htm) to find a Consumer Credit Counseling Service (CCCS) in your area.
- **ELIMINATE PAPER STATEMENTS:** Here's how to sign up...it's just a few clicks away. Visit [www.milexch.com](http://www.milexch.com), log in and enter your account number. Check the box 'DO NOT SEND PAPER STATEMENTS IN THE MAIL'.
- We may report information about your account to Credit Bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.
- Calling from outside the USA? Here are the 24/7 automated account access phone numbers:
 

Japan:	00531-114239	Norway:	800-14-110	Korea:	00308-130663
Germany:	0-800-812-4690	Italy:	8008-72683	United Kingdom:	0800-96-1843
Belgium:	0800-1-6374	Crete:	00-800-18092003452	Netherlands:	0800-022-9614
OEF/OIF Countries:	214-312-6030 (collect)	Guam:	1-800-546-7195	Turkey/Saudi Arabia:	214-312-6030 (collect)
Spain:	900-971-394				
- **NOTICE TO CUSTOMERS MAKING PAYMENT BY CHECK.**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

If the electronic fund transfer cannot be completed because there are insufficient funds in your account, we may impose a one-time fee of up to \$25.00 against your account, which we will also collect by electronic fund transfer.

**Privacy Act** A Privacy Act Statement required by 5 U.S.C. § 552a(e)(3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check information, is available at [www.PCCOTC.GOV/PCCOTC/INDEX.HTM](http://www.PCCOTC.GOV/PCCOTC/INDEX.HTM) or call toll free at 1 866 945 7920 (local number (Delaware) 302 324 6442, Military DSN 510 428 6824 (option 4, option 5, option 4) to obtain a copy by mail). Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by some other method.

**Notification of Disputed Item**

If you think your bill is incorrect, or if you need more information about an item on your bill, please complete the form below and mail it to:

Exchange Credit Program, Disputes Unit, P.O. Box 650410, Dallas, TX 75265-0410, or fax to: 214-465-2017

Your Name

You are obligated to pay the portion of your account that is not in dispute.

Account Number

You are not required to pay the portion of your account that is under investigation.

Nature of Dispute

Transaction Date      Amount      Store Name/Location

If we report incorrect information concerning your account to a credit bureau, we will notify the appropriate agency to correct the error.

Account holder's signature is required:

Attach any evidence supporting your claim.

22 May 2014

JOANN D WORTHAM

MILITARY STAR<sup>®</sup>

Billing Date

Name

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**Terms and Conditions**

**To see a copy of the Terms and Conditions please visit us online at:**  
**<https://odin.aafes.com/starcard/default.asp>**

**Credit Bureau Reporting:**

In accordance with 31 USC Sec 3711, Exchange Credit program debts are due the Government. Because of this regulation, we are required to advise account holders that sixty days after an amount is shown as past due on the billing statement, we will disclose to consumer reporting agencies a change in the status of the account, from current to past due. The account holder's name, SSAN, credit limit, account balance, delinquent amount and delinquent data will be reported. The account holder has the right to an explanation or review of the debt. Please contact us if there is an error regarding the debt or to establish a payment plan.

**Balance Computation Method:**

We figure the Interest Charges for your Account by applying the Daily Periodic Rate to the "Daily Balance" of your Account (including new purchases) for each day in the Billing Cycle. We calculate a separate Daily Balance for each of the different categories of your Account (for purchases made under the Retail Plan, the Military Clothing Plan, and any Special Promotions). To get the "Daily Balance" for each Account category, we take the beginning balance of your Account each day in each category, add any new purchases, and then subtract any unpaid Interest Charges, unpaid Account Fees, unpaid costs and charges of collection, payments and credits. This gives us the Daily Balance for each category of your Account.

**Special Rule for Credit Card Purchases:**

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

**Billing Rights Summary****In Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper or you may use the dispute form located on the back of your statement, at the Exchange Credit Program, Disputes Unit, P.O. Box 650410, Dallas, TX 75265-0410 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter or on the form, give us the following information:

Your name and account number.

The dollar amount of the suspected error.

Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question (see form on page 3).

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# MILITARY STAR®

Account Statement: 23 May 2014 to 22 June 2014

Account Ending: 8143

## Account Summary

Previous Balance	\$3,967.81
Purchases/Other Debits	\$121.50
Payments/Other Credits	-\$130.00
Fees Charged	\$0.00
Interest Charged	\$33.96
<b>New Balance</b>	<b>\$3,993.27</b>
Payment Past Due	\$247.00
Current Minimum Payment Due	\$129.00
<b>Total Minimum Payment Due</b>	<b>\$376.00</b>
Statement Closing Date	22 Jun 2014
Days In Billing Cycle	31
<b>Credit Limit(s):</b>	
Retail Plan Credit Limit	\$4,000.00
Retail Plan Available Credit	\$6.73

\* Paying by Allotment? Please see "Important Notices" for information concerning the posting of your payments. \*

## Payment Information

<b>New Balance</b>	<b>\$3,993.27</b>
<b>Total Minimum Payment Due</b>	<b>\$376.00</b>
<b>Payment Due Date</b>	<b>22 July 2014</b>

**Late Payment Warning:** If we do not receive your minimum payment by your "Payment Due Date" and you become 60 days past due (90 days after the closing date of the billing cycle), your account becomes delinquent and your APR may increase to 18.24%(v).

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

For Example:

If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
*Calculated Minimum Payment Due	37 Month(s)	\$4,773.00
\$129.30	36 Months	\$4,654.87 (Savings = \$118.13)

\* Please refer to the "Important Notices" section of your statement for more information. \*

If you would like information about Credit Counseling Services, call us toll free at 1 877 891 STAR (7827) or visit online at: [www.justice.gov/ust/eo/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm)

## Questions?

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Exchange Credit Program

Disputes Unit

P.O. Box 650410

Dallas, TX 75265-0410

## Your account is past due 2 payments.

This has impacted your account privileges. Please see Important Notices section for details. To bring your account up to date and restore your privileges, please call us to discuss your options.

Keep Top Portion for your records Send Bottom with Payment Address changes on back of coupon

Redacted

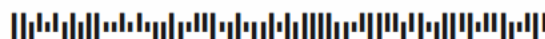
**PAYMENT IS PAST DUE**

Account #	Redacted	8143
New Balance		\$3,993.27
Total Minimum Payment Due		\$376.00
Payment Due Date		22 July 2014



Redacted  
JOANN D WORTHAM  
CASHMERE COVE  
MEMPHIS, TN 38125-4758

Payment amount  
Please make payment to:  
Exchange Credit Program  
Payments in excess of the minimum amount will be applied to interest-bearing plans first.



THE EXCHANGE  
PO BOX 740890  
CINCINNATI OH 45274-0890

Redacted

MILITARY STAR®

Billing Date

Name

## Transactions

<u>Date</u>	<u>Description</u>	<u>Reference #</u>	<u>Location</u>	<u>Amount</u>
24 May 2014	ACH Online Pymt		Exch Credit Pay Process	-\$130.00
26 May 2014	Charge	03789161200526027600249	International Cruise	\$121.50

## Interest Charged

<u>Date</u>	<u>Description</u>	<u>Amount</u>
22 Jun 2014	Billed Interest	\$9.25
22 Jun 2014	Billed Interest	\$24.71
Total Interest for This Period		<b>\$33.96</b>

## Interest Charge Calculations

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Plan Name	Plan Expiration Date	Beginning Bal. Subject to Interest Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Exchange Retail		\$1,108.20	9.99%	\$1,089.90	\$9.25
Exchange Retail		\$2,859.61	10.24%(v)	\$2,842.02	\$24.71

## 2014 Year to Date Interest &amp; Fee Totals

2014 Year to Date Interest	\$195.95
2014 Year to Date Fees	\$0.00

(v) = Variable Rate

## Important Notices

- **Paying by Allotment?** If you choose to establish an Allotment to pay your account, please be sure to provide DFAS with your 16 digit account number instead of your SSN. This will ensure your payment is posted to the account of your choosing, should you have more than one account with the Exchange.
- Your **\*Calculated Minimum Payment Due** is **\$129.00**. This amount may not be equal to your Current Minimum Payment Due or your Total Minimum Payment due if your account is past due or paid ahead.
- Your account is **PAST DUE 2 PAYMENTS**. You may restore your charge and check presentation privileges, prevent additional interest and avoid any involuntary collection action by paying the past due amount of \$247.00 on or before 22 Jul 2014. If the payment is not received by the due date, we may request involuntary collection for the maximum deduction allowable from either your Military, Retired or Civilian pay in accordance with applicable law. Prior to involuntary collection, we are required to notify your Unit Commander. To prevent a notice, you must pay the past due balance on or before 06 Jul 2014. If you are separating from the Military, we may collect any remaining portion of the debt from your final pay and allowances.

(Continued on next page)

## Billing Address Change

**NOTE: Write out complete address even if only changing one item.**

Address Line One

Address Line Two

City

State

ZIP/APO

Phone Number



MILITARY STAR<sup>®</sup>

Billing Date

Name

**Important Notices**

If you are unable to make this payment, please contact our 24-hour Exchange Credit Call Center or use our online chat feature to see if you qualify for a voluntary re-payment agreement. You also have the right to seek waiver or cancellation of the debt, if appropriate.

If you believe there has been a billing error on this account, you have the right to file a formal dispute or inspect any records related to this account. To file a dispute, please complete and return the attached dispute form. To request copies of any previous month's statement, please contact our 24-hour Exchange Credit Call Center. The contact information is listed on this statement.

- **Notice of Changes to Your Interest Rate:** You have triggered the Penalty APR of 18.24%(v) because we did not receive your minimum payment within 60 days of the due date. As of 22 August 2014, the Penalty APR will apply to all existing balances and any new transactions on your account. If you make six consecutive minimum payments starting with your first payment due after 22 August 2014, your rate will return to the standard APR. If you do not make these six consecutive minimum payments, we may keep the Penalty APR on your account indefinitely.
- Please visit online at [www.justice.gov/ust/ea/bapcpa/ccde/cc\\_approved.htm](http://www.justice.gov/ust/ea/bapcpa/ccde/cc_approved.htm) to find a Consumer Credit Counseling Service (CCCS) in your area.
- **ELIMINATE PAPER STATEMENTS:** Here's how to sign up...it's just a few clicks away. Visit [www.milexch.com](http://www.milexch.com), log in and enter your account number. Check the box 'DO NOT SEND PAPER STATEMENTS IN THE MAIL'.
- We may report information about your account to Credit Bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.
- Calling from outside the USA? Here are the 24/7 automated account access phone numbers:
 

Japan:	00531-114239	Norway:	800-14-110	Korea:	00308-130663
Germany:	0-800-812-4690	Italy:	8008-72683	United Kingdom:	0800-96-1843
Belgium:	0800-1-6374	Crete:	00-800-18092003452	Netherlands:	0800-022-9614
OEI/OIF Countries:	214-312-6030 (collect)	Guam:	1-800-546-7195	Turkey/Saudi Arabia:	214-312-6030 (collect)
Spain:	900-971-394				

- **NOTICE TO CUSTOMERS MAKING PAYMENT BY CHECK.**

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

If the electronic fund transfer cannot be completed because there are insufficient funds in your account, we may impose a one-time fee of up to \$25.00 against your account, which we will also collect by electronic fund transfer.

**Privacy Act** A Privacy Act Statement required by 5 U.S.C. § 552a(e)(3) stating our authority for soliciting and collecting the information from your check, and explaining the purposes and routine uses which will be made of your check information, is available at [www.PCCOTC.GOV/PCCOTC/INDEX.HTM](http://www.PCCOTC.GOV/PCCOTC/INDEX.HTM) or call toll free at 1 866 945 7920 (local number (Delaware) 302 324 6442, Military DSN 510 428 6824 (option 4, option 5, option 4) to obtain a copy by mail). Furnishing the check information is voluntary, but a decision not to do so may require you to make payment by some other method.

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Exchange Credit Program, Disputes Unit, P.O. Box 650410, Dallas, TX 75265-0410, or fax to: 214-465-2017

Your Name

You are obligated to pay the portion of your account that is not in dispute.

Account Number

You are not required to pay the portion of your account that is under investigation.

Nature of Dispute

Transaction Date      Amount      Store Name/Location

If we report incorrect information concerning your account to a credit bureau, we will notify the appropriate agency to correct the error.

Account holder's signature is required:

Attach any evidence supporting your claim.

MILITARY STAR<sup>®</sup>

Billing Date

Name

22 Jun 2014

JOANN D WORTHAM

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Terms and Conditions

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To see a copy of the Terms and Conditions please visit us online at:  
<https://odin.aafes.com/starcard/default.asp>

**Credit Bureau Reporting:**

In accordance with 31 USC Sec 3711, Exchange Credit program debts are due the Government. Because of this regulation, we are required to advise account holders that sixty days after an amount is shown as past due on the billing statement, we will disclose to consumer reporting agencies a change in the status of the account, from current to past due. The account holder's name, SSAN, credit limit, account balance, delinquent amount and delinquent data will be reported. The account holder has the right to an explanation or review of the debt. Please contact us if there is an error regarding the debt or to establish a payment plan.

**Balance Computation Method:**

We figure the Interest Charges for your Account by applying the Daily Periodic Rate to the "Daily Balance" of your Account (including new purchases) for each day in the Billing Cycle. We calculate a separate Daily Balance for each of the different categories of your Account (for purchases made under the Retail Plan, the Military Clothing Plan, and any Special Promotions). To get the "Daily Balance" for each Account category, we take the beginning balance of your Account each day in each category, add any new purchases, and then subtract any unpaid Interest Charges, unpaid Account Fees, unpaid costs and charges of collection, payments and credits. This gives us the Daily Balance for each category of your Account.

**Special Rule for Credit Card Purchases:**

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

**Billing Rights Summary****In Case of Errors or Questions About Your Bill**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper or you may use the dispute form located on the back of your statement, at the Exchange Credit Program, Disputes Unit, P.O. Box 650410, Dallas, TX 75265-0410 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter or on the form, give us the following information:

Your name and account number.

The dollar amount of the suspected error.

Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question (see form on page 3).

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## EXCHANGE CREDIT PROGRAM ACCOUNT OPENING DISCLOSURES

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>10.24%</b> for Retail Plan purchases</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p><b>0.00%</b> for Military Clothing Plan purchases</p>
<b>Penalty APR and When it Applies</b>	<p><b>18.24%</b></p> <p>This APR will vary with the market based on the Prime Rate. This APR may be applied to all of your Account balances and new purchases, if you do not pay the full amount of any Total Minimum Payment Due within 60 days of its Payment Due Date.</p> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR will apply unless you make six consecutive payments of the Total Minimum Payment Due by their Payment Due Dates, beginning with the first Total Minimum Payment Due that is due immediately after the Penalty APR takes effect.</p>
<b>How to Avoid Paying Interest</b>	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .

Fees	
<b>Annual Fee</b>	None.
<b>Penalty Fees</b>	
<ul style="list-style-type: none"> <li>Returned Payment</li> </ul>	\$25

**How We Will Calculate Your Balance:** We use a method called "daily balance". See your account agreement for more details.

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Variable APRs are based on the 3.25% Prime Rate in effect as of June 1, 2010, which remained in effect as of a date not more than 30 days before you received these Account Opening Disclosures. The variable APR for Retail Plan purchases is 10.24% (a Daily Periodic Rate of 0.02805%), based on a Margin of 6.99% that we added to this Prime Rate. The variable Penalty APR is 18.24% (a Daily Periodic Rate of 0.04997%), based on a Margin of 14.99% that we added to this Prime Rate.